



**The National Game  
Insurance Scheme**

Delivered by The FA's appointed broker, Marsh Sport

The National Game Insurance Scheme

# Group personal accident insurance

Summary of benefits 2025/26  
season for Gloucestershire FA  
Ltd

Adult 11 a side, Small-sided, Disability, Vets, Walking  
Football & Youth teams



# Group personal accident insurance for affiliated football teams

## What is personal accident insurance

If you become injured whilst participating in a club activity, you can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

This insurance can pay out a set amount if someone is injured in an accident and the pay-out can be a lump sum or a weekly amount. It ensures all participants have protection in the event of an injury and because this is a "non-negligence" cover it can help reduce litigation in the game, because unlike a liability policy you do not have to find someone to be at fault for an injury to receive compensation.

## How do I arrange this cover?

Clubs have the choice of cover for their registered teams as detailed within this policy summary to meet their own requirements.

Once affiliation has been completed your Association will issue the documentation to all eligible teams confirming the cover in place via the group policy. Copies will be available to download from the Platform For Football member portal.

Qualifying teams include: Adult 11 a side, Small Sided, Disability, Vets and Youth.

Further details of this policy can be found overleaf. As this is a summary of cover it does not include all the policy benefits, limits and exclusions. Full terms, conditions and exclusions are shown in the policy document, a copy of which is available via the Platform For Football member portal or upon request from Marsh Sport.

## When does the policy start and finish?

Although this can be purchased insurance at any time, your cover will not start until 1 July 2025 (or date of purchase if you apply after 1 July).

All policies, whenever bought, will expire on 30 June of each given year and will be renewable from 1 July. This is to fall in line with FA affiliation processes.

## Who is covered?

The policy automatically includes:

- Players.
- Committee members and club officials.
- Managers, coaches, and trainers.
- Soccer tots (Youth teams - U6 and below), are insured at no charge.

## When does cover apply?

The policies operates whilst at:

- Any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training and includes travelling directly to and from such activities.
- Club social events (please see exclusions).
- FA organised Coaching Courses, on behalf of the football club (for coaches).

## How to Claim

Should you need to make a claim under this policy, please contact us to obtain the NGIS Personal Accident Claim Form:

Marsh Sport: 0345 872 5060

Or e-mail us at: [paclaims@marsh.com](mailto:paclaims@marsh.com)

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# Important Information

## Your Demands and Needs

These products are designed to meet the demands and needs of football clubs that wish to protect their members against consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental injury, death or disability.

The level of cover you choose will dictate whether cover includes a weekly benefit for temporary disability in addition to the one-off lump sums for permanent disability. The levels of cover are explained more fully in this document.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products.

Should you require advice please contact Marsh Sport.

## Important Notes

The standard age limit for players is 55 and for club officials is 75 years of age. The age limit for Walking Football teams is increased to 80 years of age for walking football players and officials.

If you have any players and officials above these ages the policy will automatically provide a reduced level of cover.

## What are the exclusions?

### Important Note:

**The Executor Expenses is included and operative whilst training and playing football matches only. This benefit will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.**

This policy does not cover any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event.

1. a) War in the Insured Person's Country of Residence or secondment  
b) any action taken in controlling, preventing, suppressing or in any way relating to 1)a) above.

The above exclusion shall be inoperative in the event of War being declared whilst the Insured Person is actually engaged on a journey abroad.

2. the Insured Person engaging in any kind of flying as a pilot
3. the Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
4. the Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury.
5. the Insured Person's own criminal act.

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# Important Information

6. any claim incurred in or in respect of travel to Afghanistan, Iran, Iraq, North Korea and Syria or any claim incurred in a country or part of a country where the Foreign, Commonwealth & Development Office has issued warnings against all travel to that country or part, unless referred and agreed by Us in writing Accidental Bodily Injury directly or indirectly caused by the Insured Person suffering from:
  - a) any gradually operating cause.
  - b) any naturally occurring condition or degenerative process;
  - c) Sickness or disease (unless resulting directly from Accidental Bodily Injury).
7. being a professional footballer (where the majority of the Insured Person's income is derived directly from playing, competing or training in the sport).

## Insurance Premium Tax (IPT)

The premiums stated within this document include insurance tax at the current rate of 12%.

## Personal Accident Insurance is not an income Protection Policy

Please be aware that the monthly benefit provided (if included under the policy purchased) in respect of Temporary Total Disablement (TTD) is not designed to replace usual income in the event of being unable to work. The monthly benefit is to provide additional financial assistance in the event of being off work, or for students who are not in gainful employment, as the result of an injury during the operative time of the policy.

## Policy Notes

- The Broken Bone Benefit is restricted to one benefit payment per limb.
- The Executor Expenses is included and operative whilst training and playing football matches only. This benefit will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.
- Facial and Bodily Scarring claims may require photographic evidence of the scarring dated 6 months from the date of operation or injury. Cover is provided as follows:
  - Scar 1 to 5 cm in length £250
  - Scar over 5cm and up to 10cm in length £500
  - Scar over 10cm in length £1,000
  - Maximum per insured person per claim is £1,000
- Medical Expenses will be considered by insurers where the claimant incurs costs as an in-patient in a hospital or nursing home.
- Physiotherapy treatment must be recommended by a Qualified Medical Practitioner and provided by a chartered physiotherapist within 6 months of the accident date. Insurers may request evidence from a Qualified Medical Practitioner or other healthcare professional that physiotherapy is necessary.
- TTD = Temporary Total Disablement. The Temporary Total Disablement benefit will be paid at 4 weekly intervals in arrears commencing after the expiry of the Waiting Period.
- The TTD benefit does not apply to those individuals not in gainful employment.
- Any one accident limit £2,000,000. This is the maximum amount that the insurer, Aviva Insurance Ltd, will pay per event in total under this and any other policies issued by Aviva Insurance Ltd.

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# Important Information

## The Capacity in which we are acting

Policy Type	Our Market Search	Who We Are Acting For	Delegated Authority
Personal Accident including Executor Expenses	We only use Aviva Insurance Ltd for this cover	In sourcing insurances for you, we act as your agent. In placing insurances for you and in the event of a claim, we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the insurers which means that it acts as agent of the insurer and has authority to accept insurance risks, issue documentation (in accordance with agreed terms) and handle claims on their behalf. We can only place this business under a delegated authority where we reasonably consider that this meets your insurance requirements.	Yes

### Insurer Details

The registered address of Aviva Insurance Limited is Pitheavlis, Perth, PH2 0NH.

Policies under this scheme are issued on the Aviva Personal Accident policy wording.

## Notify Your Members

It's good practice to consult with your players and officials to consider all the options available before selecting an appropriate level of cover.

Once a policy is purchased, we would recommend making them fully aware of the extent of the cover in place.

This will help educate your members and also provide an opportunity for any individuals who may wish to purchase their own additional insurance protection to do so.

This can be particularly useful if they are, for example, self-employed and may wish to consider an income protection policy that could also cover sickness and provide 24/7 cover, not just from football activities.

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# Team Pricing

## Adult Teams

Level of Cover	Team Category: Cost per team	
	Adult Small Sided, Disability, Walking and Vets	Adult 11 Aside
Superior 200	£49.20	£82.00
Superior 400	£78.00	£130.00
Superior 600	£129.60	£216.00
Superior 1000	£196.80	£328.00

## Youth Teams

Level of Cover	Cost per youth team
Superior Platinum	£25.00

\*Youth Teams at U6s and Below are insured at no charge for the entry level of cover

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# Policy Benefits

## Adult team benefits; adult 11 aside, small-sided, disability, walking football and vets teams

### Accidental Bodily injury resulting in:

		<b>SUPERIOR</b> 200 or 400 or 600 or 1000
<b>Broken Bones*</b>		
Arm (Humerus or Radius or Ulna) or Hand or Wrist (Carpals)		£250
Leg (Femur or Tibia or Fibula) Foot, Hip, Ankle (Tarsals) or Kneecap (Patella)		£250
Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula)		£250
Fingers or Toes		£50
		Maximum any one loss - £1,000
<b>Childcare Benefit</b>		<b>£400 per month</b> (£100 per week for 104 weeks)
<b>Coma Benefit</b>		<b>£50 per day</b> (Up to a maximum of 730 days)
<b>Concussion (Long term) - up to</b>		<b>£10,000</b>
<b>Concussion (Moderate and Severe) - up to</b>		<b>£250</b>
<b>Damage to clothing/football boots by medical practitioner - up to</b>		<b>£100</b>
<b>Death</b>		<b>£30,000</b>
<b>Dental &amp; Optical Expenses</b>		<b>£200</b> <b>increased for 25/26</b>
<b>Examination Re-Sit - up to</b>		<b>£2,500</b>
<b>Executor Expenses</b>		<b>£10,000</b>
<b>Facial and Bodily Scarring - up to</b>		<b>£1,000</b> Maximum per insured person per claim*
<b>Funeral Expenses - up to</b>		<b>£5,000</b>
<b>Home and Workplace Alteration - up to</b>		<b>£25,000</b>
<b>Home Help</b> (TTD Extension) 14 day waiting period, 24 month max. benefit period		<b>As per the Temporary Total Disablement (TTD) Level selected</b>
<b>Hospitalisation</b>		<b>£50 per day up to £750</b>
<b>In-home Domestic Services and Commuting - up to</b>		<b>£5,000</b>
<b>Loss of Hearing in Both Ears</b>		<b>£35,000</b>
<b>Loss of Hearing in One Ear</b>		<b>£8,750</b>
<b>Loss of Internal Organ</b>		<b>£35,000</b>
<b>Loss of One or More Limbs</b>		<b>£35,000</b>
<b>Loss of Sight in One or Both Eyes</b>		<b>£35,000</b>
<b>Loss of Speech</b>		<b>£35,000</b>
<b>Medical Certification Expenses - up to</b>		<b>£75</b> <b>increased for 25/26</b>
<b>Medical Expenses* - up to</b>		<b>£500</b>
<b>Miscarriage</b>		<b>£500</b>
<b>Monthly Temporary Total Disablement (TTD)</b> 14 day waiting period, 24 month max. benefit period. If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period.		<b>Choice of either</b> <b>£200, £400, £600 or £1,000 per month</b>
<b>Outpatient Travel Expenses - up to</b>		<b>£100</b>
<b>Permanent Partial Disablement (PPD) - up to</b>		<b>£60,000</b>
<b>Permanent Total Disablement (PTD) - up to</b>		<b>£60,000</b>
<b>Physiotherapy Treatment</b>		<b>Up to £500</b> £50 Excess applicable
<b>Primary Dislocation</b> - Kneecap, Elbow, Shoulder or Hip		<b>£250</b>
<b>Rehabilitation Expenses - up to</b>		<b>£5,000</b>
<b>Ruptured Achilles Tendon, Cruciate Ligament</b>		<b>£250</b>
<b>Student not in gainful employment</b> (TTD Extension) 14 day waiting period, 2 month max. benefit period		<b>£140 per month</b> (£35 per week)
<b>Student Tutorial Benefit</b> (TTD Extension) 7 day waiting period, 6 month max. benefit period		<b>£140 per month</b> (£35 per week)
<b>Tetraplegia/Quadriplegia</b>		<b>£100,000</b>
<b>Paraplegia/Triplegia/Hemiplegia</b>		<b>£50,000</b>
<b>Wellbeing Services including Counselling (over 18s only)</b>		<b>24/7</b>

\* refer to page 4 for inner limits or additional information pertaining to these benefits



# Policy Benefits

Youth team benefits		SUPERIOR PLATINUM
<b>Accidental Bodily injury resulting in:</b>		
<b>Broken Bones</b> Arm (Humerus or Radius or Ulna) or Wrist (Carpals) Leg (Femur or Tibia or Fibula), Foot, Hip, Ankle (Tarsals) or Kneecap (Patella) Skull (including facial bones), Collar bone (Clavicle), Should Blade (Scapula)		<b>£250</b> <b>£250</b> <b>£250</b> Maximum any one loss £1,000
<b>Broken Bones</b> - Nose, Fingers and toes		<b>£75</b>
<b>Coma Benefit</b>		<b>£50 per day</b> (up to a maximum of 730 days)
<b>Concussion</b> (Long term)		<b>£10,000</b>
<b>Concussion</b> (Moderate and Severe)		<b>£250</b>
<b>Damage to clothing/football boots by medical practitioner - up to</b>		<b>£100</b>
<b>Death</b>		<b>£10,000</b>
<b>Dental &amp; Optical Expenses - up to</b>		<b>£250</b>
<b>Executor Expenses</b>		<b>£10,000</b>
<b>Facial and Bodily Scarring - up to</b>		<b>£1,000</b> Maximum per insured person per claim*
<b>Funeral expenses - up to</b>		<b>£5,000</b>
<b>Home and Workplace Alteration - up to</b>		<b>£25,000</b>
<b>Home Help</b> (TTD extension) 14 day waiting period, 12 month max. benefit period.		<b>£300 per month</b> (£75 per week)
<b>Hospitalisation</b>		<b>£50 per day up to £750</b>
<b>Loss of Hearing in Both Ears</b>		<b>£120,000</b>
<b>Loss of Hearing in One Ear</b>		<b>£30,000</b>
<b>Loss of Internal Organ</b>		<b>£30,000</b>
<b>Loss of One or More Limbs</b>		<b>£120,000</b>
<b>Loss of Sight in One or Both Eyes</b>		<b>£120,000</b>
<b>Loss of Speech</b>		<b>£120,000</b>
<b>Medical Certification Expenses - up to</b>		<b>£75</b> <b>increased for 25/26</b>
<b>Medical Expenses* - up to</b>		<b>£250</b>
<b>Miscarriage</b>		<b>£500</b>
<b>Outpatient Travel Expenses - up to</b>		<b>£100</b>
<b>Permanent Partial Disablement (PPD) - up to</b>		<b>£60,000</b>
<b>Permanent Total Disablement - up to</b>		<b>£120,000</b>
<b>Physiotherapy Treatment - up to</b>		<b>£500</b> £50 Excess applicable
<b>Primary Dislocation</b> - Kneecap, Elbow, Shoulder or Hip		<b>£250</b>
<b>Rehabilitation Expenses - up to</b>		<b>£5,000</b>
<b>Ruptured Achilles Tendon, Cruciate Ligament</b>		<b>£250</b>
<b>Student not in gainful employment</b> (TTD extension) 14 day waiting period, 2 month max. benefit period		<b>£140 per month</b>
<b>Temporary Total Disablement - TTD for club/team officials</b> 14 day waiting period, 12 month max. benefit period. If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period.		<b>£300 per month</b> (£75 per week)
<b>Tetraplegia / Quadriplegia</b>		<b>£120,000</b>
<b>Triplegia / Paraplegia / Hemiplegia</b>		<b>£60,000</b>
<b>Wellbeing Services including Counselling (Over 18s only)</b>		<b>24/7</b>

\* refer to page 4 for inner limits or additional information pertaining to these benefits







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